

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM  
for January 2026 (paid in February 2026)

Total number of pensioners

*January 2026*

**1.229.434** (EUR 623,72)



Total number of pensioners

*January 2026*

*not including international agreements*

**1.037.672** (EUR 704,41 47,1%)



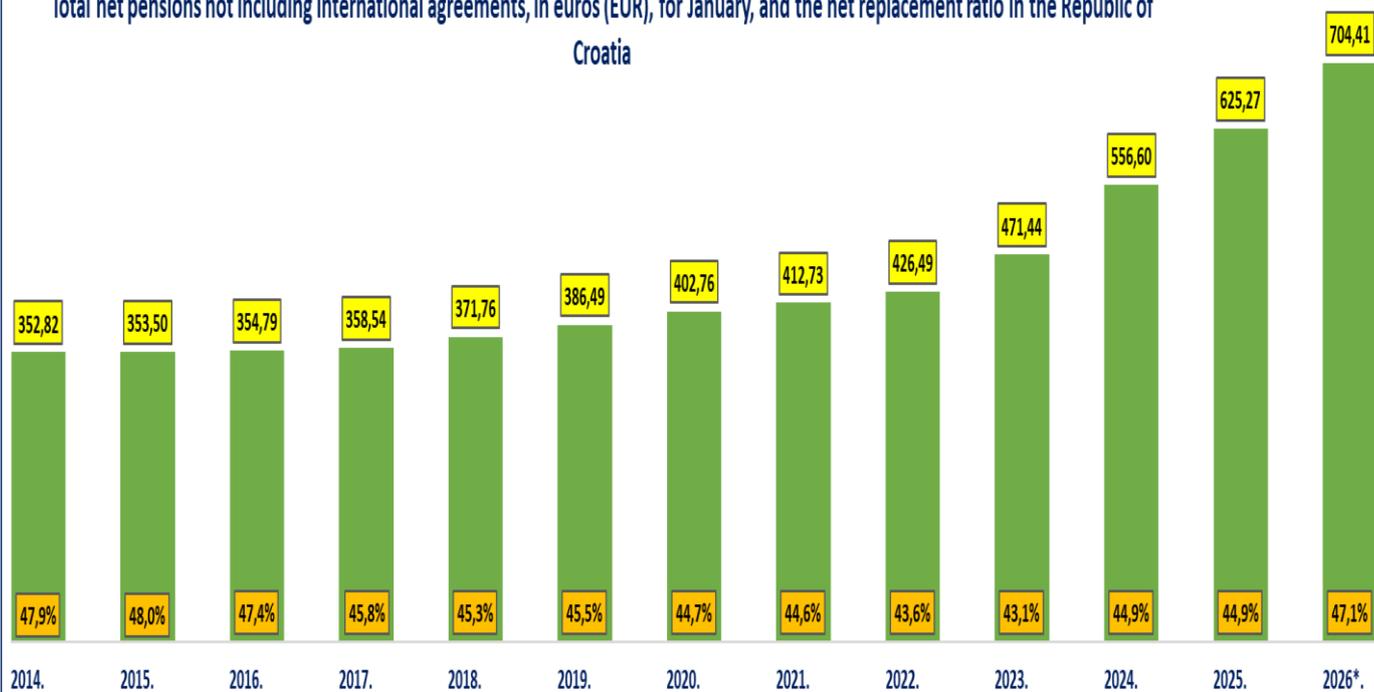
Total number of pensioners

*January 2026*

*according to the international agreements*

**191.762** (EUR 187,05 )

Total net pensions not including international agreements, in euros (EUR), for January, and the net replacement ratio in the Republic of Croatia

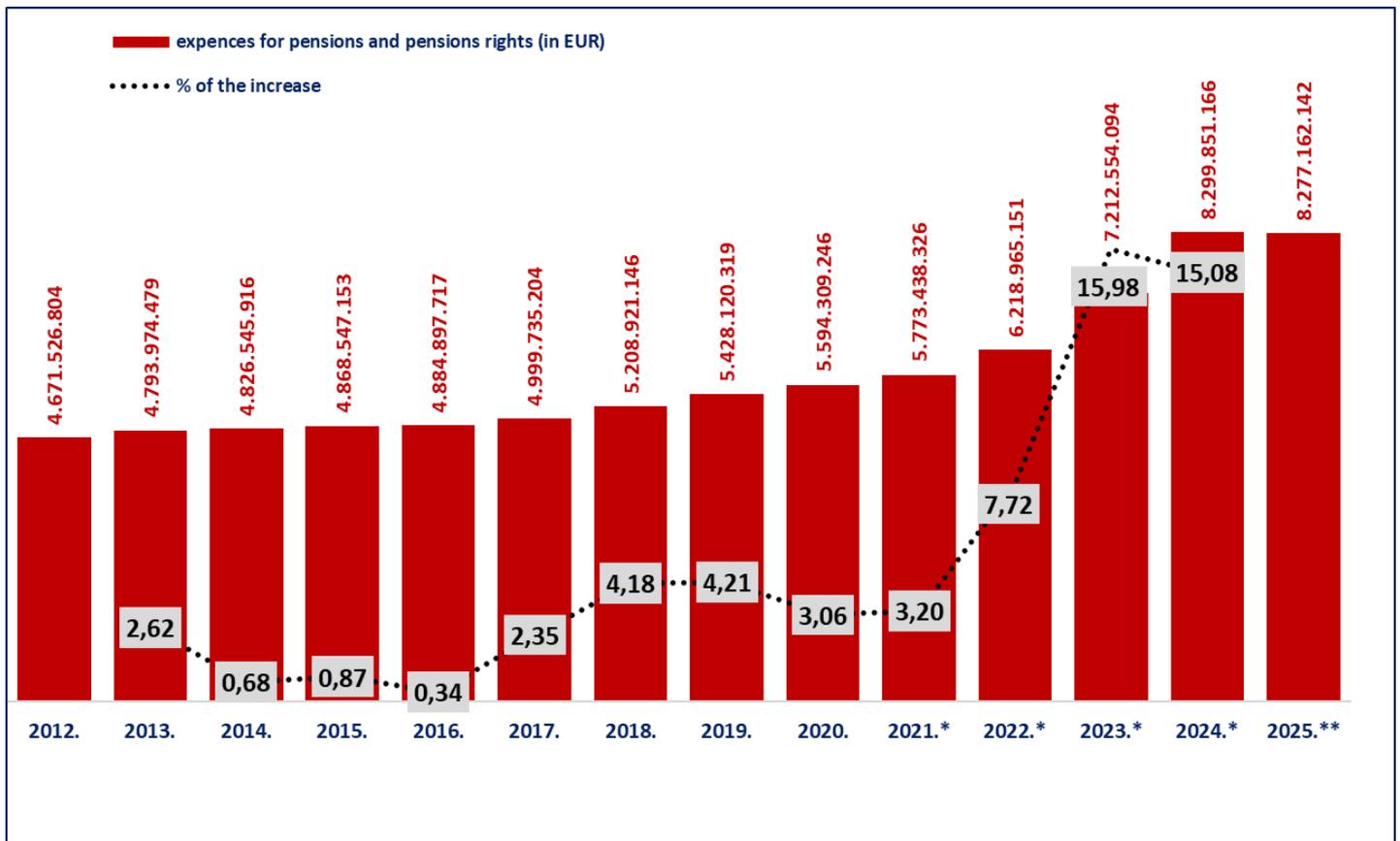


\* In 2026, an average net salary in the Republic of Croatia is available for December 2025.

Pension beneficiaries entitled according to the Pension Insurance Act  
*not including international agreements*

Type of pension	Number of beneficiaries	Average net pension in euros (EUR)	Net replacement rate for December 2025.
Old age pension	409179	701,70	47,0%
Old age pension for long-term insurees	57408	782,36	52,4%
Old age pension transformed from disability pension	61825	635,34	42,5%
<b>Old age pension - subtotal</b>	<b>528412</b>	<b>702,70</b>	<b>47,0%</b>
Early age pension	178003	632,57	42,3%
Early age pension because of the employer's bankruptcy	381	624,71	41,8%
<b>Old age pension - grand total</b>	<b>706796</b>	<b>684,99</b>	<b>45,8%</b>
Disability pension	81557	516,14	34,5%
Survivor's pension	152894	532,03	35,6%
<b>I. TOTAL</b>	<b>941247</b>	<b>645,52</b>	<b>43,2%</b>
<b>II. Active military personnel - DVO</b>	<b>16148</b>	<b>928,12</b>	<b>62,1%</b>
<b>III. Croatian Homeland War veterans - ZOHBDR</b>	<b>72333</b>	<b>1.410,47</b>	<b>94,4%</b>
<b>IV. Members of the Croatian Defense Council - HVO</b>	<b>7944</b>	<b>799,20</b>	<b>53,5%</b>
<b>GRAND TOTAL I.+II.+III.+IV.</b>	<b>1037672</b>	<b>704,41</b>	<b>47,1%</b>
Basic pension beneficiaries	27183	846,20	56,6%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	111300	712,84	47,7%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	99163	1.005,67	67,3%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) <i>(average pension calculated based on the qualifying period and earned salaries)</i>	279923	458,27 <b>(308,67)</b>	30,7%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for December 2025., in EUR (source: State Bureau of Statistics)		1.494	

As of January 2026, act 85 of the Pension Insurance Act came into effect (Official Gazette 96/25).



Source of data: gross balance

The amounts in columns 2012-2022 are converted from HRK to EUR, according to the fixed exchange rate (1 EUR=7,53450 HRK)

**Note:**

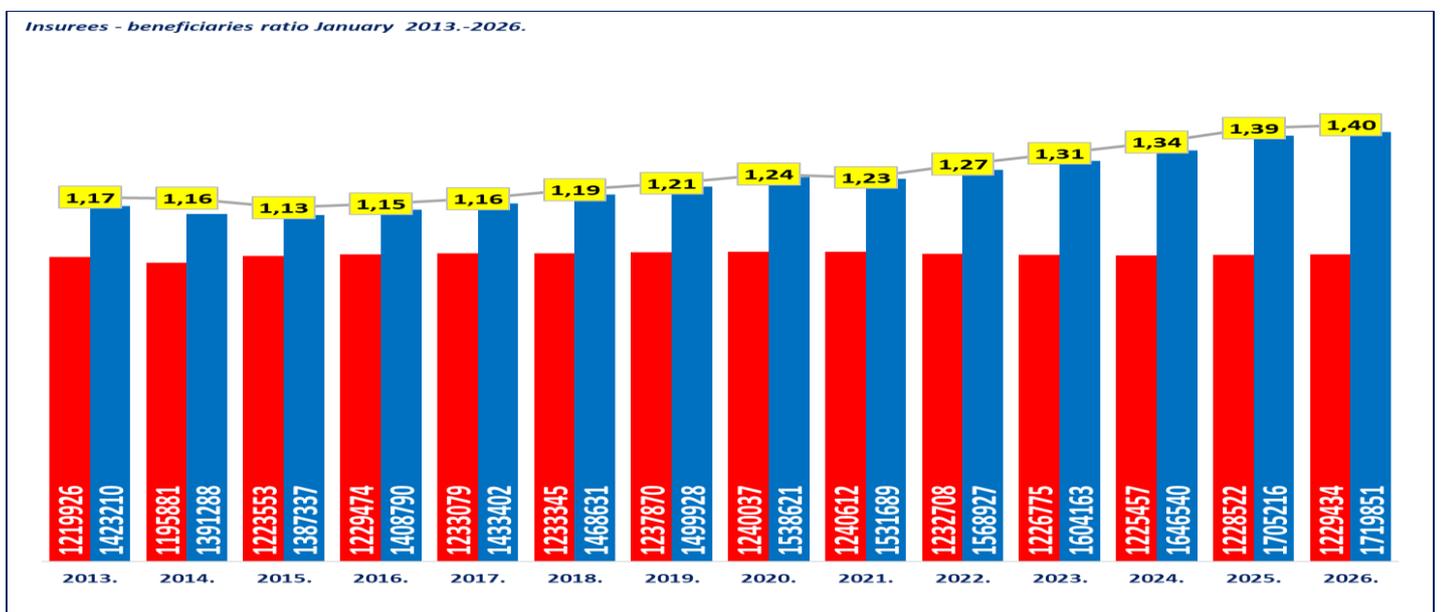
\*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

\*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in the total amount of EUR 62.419.295, mostly paid in October; and the expenses of a one-time benefit paid to pensioners to mitigate the consequences of increased costs of living, in the total amount of EUR 61.727.693, mostly paid in December, are included.

\*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of the increased costs of living, in the amount of EUR 210.483.302 are included.

\*For 2024, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of the increased costs of living, in the amount of EUR 253.433.409 are included.

\*\*As for 2025, the last available (temporary) data on expenditure incurred for pensions and pension benefits refers to November 2025, while the planned expenditure from January to December 2025 is 8.831.900.000 euro.



**OLD AGE PENSION** BENEFICIARIES ENTITLED ACCORDING TO THE PENSION  
INSURANCE ACT - **NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 19</b>	60661	344,83	23,08%
<b>20 - 24</b>	46221	418,04	27,98%
<b>25 - 29</b>	49499	536,95	35,94%
<b>30</b>	19586	664,85	44,50%
<b>31</b>	12482	686,40	45,94%
<b>32</b>	11693	698,02	46,72%
<b>33</b>	10448	721,72	48,31%
<b>34</b>	8437	764,17	51,15%
<b>35</b>	39680	782,09	52,35%
<b>36</b>	13849	827,05	55,36%
<b>37</b>	12529	870,25	58,25%
<b>38</b>	12527	917,08	61,38%
<b>39</b>	12404	964,18	64,54%
<b>40</b>	26002	957,17	64,07%
<b>41</b>	14778	977,19	65,41%
<b>42</b>	11593	983,87	65,85%
<b>43</b>	10705	984,35	65,89%
<b>44</b>	9415	1000,17	66,95%
<b>45</b>	9224	1012,13	67,75%
<b>46 and more</b>	17446	1129,20	75,58%
<b>TOTAL</b>	<b>409179</b>	<b>701,70</b>	<b>46,97%</b>
<b>0 - 34</b>	219027	504,76	33,79%
<b>35 - 39</b>	90989	844,48	56,52%
<b>40 and more</b>	99163	1005,67	67,31%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**BENEFICIARIES OF OLD AGE PENSION FOR LONG TERM  
INSUREES, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT  
- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 41</b>	29655	748,89	50,13%
<b>42</b>	12255	783,15	52,42%
<b>43</b>	6992	818,10	54,76%
<b>44</b>	4069	850,79	56,95%
<b>45</b>	2346	873,84	58,49%
<b>46 and more</b>	2091	897,28	60,06%
<b>TOTAL</b>	<b>57408</b>	<b>782,36</b>	<b>52,37%</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDP and Members of the Croatian Defence Council (HVO).

**BENEFICIARIES OF OLD AGE PENSIONS CONVERTED FROM**  
**DISABILITY PENSIONS, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT**  
**- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 19</b>	17315	449,24	30,07%
<b>20 - 24</b>	14434	613,17	41,04%
<b>25 - 29</b>	15825	719,94	48,19%
<b>30</b>	2902	764,08	51,14%
<b>31</b>	2350	775,05	51,88%
<b>32</b>	2102	784,08	52,48%
<b>33</b>	1754	806,93	54,01%
<b>34</b>	1323	801,22	53,63%
<b>35</b>	1094	791,19	52,96%
<b>36</b>	844	809,27	54,17%
<b>37</b>	626	794,77	53,20%
<b>38</b>	481	826,23	55,30%
<b>39</b>	283	839,50	56,19%
<b>40</b>	226	817,86	54,74%
<b>41</b>	116	831,96	55,69%
<b>42</b>	58	872,04	58,37%
<b>43</b>	40	863,81	57,82%
<b>44</b>	23	911,65	61,02%
<b>45</b>	13	900,83	60,30%
<b>46 and more</b>	16	950,36	63,61%
<b>TOTAL</b>	<b>61825</b>	<b>635,34</b>	<b>42,53%</b>
<b>0 - 34</b>	58005	623,82	41,76%
<b>35 - 39</b>	3328	805,62	53,92%
<b>40 and more</b>	492	842,19	56,37%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**EARLY AGE PENSIONS BENEFICIARIES** ENTITLED ACCORDING TO  
**THE PENSION INSURANCE ACT**  
**- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
30	19402	533,26	35,69%
31	9963	529,56	35,45%
32	10723	545,05	36,48%
33	10474	565,38	37,84%
34	8684	580,73	38,87%
35	29007	642,74	43,02%
36	18761	644,75	43,16%
37	18475	659,31	44,13%
38	17353	673,59	45,09%
39	14579	697,45	46,68%
40	11345	724,67	48,51%
41	4724	747,04	50,00%
42	2217	780,50	52,24%
43	1199	810,93	54,28%
44	641	844,61	56,53%
45	273	845,91	56,62%
<b>46 and more</b>	<b>183</b>	<b>893,99</b>	<b>59,84%</b>
<b>TOTAL</b>	<b>178003</b>	<b>632,57</b>	<b>42,34%</b>
<b>0 - 34</b>	<b>59246</b>	<b>547,41</b>	<b>36,64%</b>
<b>35 - 39</b>	<b>98175</b>	<b>659,82</b>	<b>44,16%</b>
<b>40 and more</b>	<b>20582</b>	<b>747,69</b>	<b>50,05%</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**BENEFICIARIES OF EARLY AGE PENSIONS BECAUSE OF THE  
EMPLOYER'S BANKRUPTCY, ENTITLED ACCORDING TO THE PENSION  
INSURANCE ACT - *NOT INCLUDING INTERNATIONAL AGREEMENTS***

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
31	13	526,96	35,27%
32	45	523,79	35,06%
33	39	537,64	35,99%
34	23	556,85	37,27%
35	89	646,74	43,29%
36	57	639,88	42,83%
37	50	650,07	43,51%
38	27	699,50	46,82%
39	19	709,27	47,47%
40	10	759,81	50,86%
41	3	792,25	53,03%
42	4	789,16	52,82%
43	2	893,29	59,79%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
<b>TOTAL</b>	<b>381</b>	<b>624,71</b>	<b>41,81%</b>
<b>0 - 34</b>	<b>120</b>	<b>534,97</b>	<b>35,81%</b>
<b>35 - 39</b>	<b>242</b>	<b>656,61</b>	<b>43,95%</b>
<b>40 and more</b>	<b>19</b>	<b>785,16</b>	<b>52,55%</b>

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**TOTAL OLD AGE PENSION BENEFICIARIES ENTITLED ACCORDING TO  
THE PENSION INSURANCE ACT  
- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 19</b>	80925	374,21	25,05%
<b>20 - 24</b>	60656	464,47	31,09%
<b>25 - 29</b>	65325	581,28	38,91%
<b>30</b>	39946	616,62	41,27%
<b>31</b>	24808	631,73	42,28%
<b>32</b>	24563	638,29	42,72%
<b>33</b>	22715	655,90	43,90%
<b>34</b>	18467	680,30	45,54%
<b>35</b>	69870	724,21	48,47%
<b>36</b>	33511	724,22	48,48%
<b>37</b>	31680	745,40	49,89%
<b>38</b>	30388	776,40	51,97%
<b>39</b>	27285	820,19	54,90%
<b>40</b>	37583	886,09	59,31%
<b>41</b>	48269	821,28	54,97%
<b>42</b>	26127	872,19	58,38%
<b>43</b>	18938	911,72	61,03%
<b>44</b>	14148	950,02	63,59%
<b>45</b>	11856	980,82	65,65%
<b>46 and more</b>	19736	1102,30	73,78%
<b>TOTAL</b>	<b>706796</b>	<b>684,99</b>	<b>45,85%</b>
<b>0 - 34</b>	337405	533,10	35,68%
<b>35 - 39</b>	192734	749,51	50,17%
<b>40 and more</b>	176657	904,71	60,56%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**DISABILITY PENSION BENEFICIARIES ENTITLED ACCORDING TO THE  
PENSION INSURANCE ACT - *NOT INCLUDING INTERNATIONAL AGREEMENTS***

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 19</b>	32846	422,88	28,31%
<b>20 - 24</b>	16766	514,88	34,46%
<b>25 - 29</b>	16707	574,79	38,47%
<b>30</b>	2840	614,45	41,13%
<b>31</b>	2364	620,23	41,51%
<b>32</b>	2047	637,80	42,69%
<b>33</b>	1840	655,10	43,85%
<b>34</b>	1543	666,54	44,61%
<b>35</b>	1266	670,56	44,88%
<b>36</b>	1035	684,06	45,79%
<b>37</b>	720	701,01	46,92%
<b>38</b>	580	704,03	47,12%
<b>39</b>	395	713,53	47,76%
<b>40</b>	239	733,78	49,12%
<b>41</b>	147	736,55	49,30%
<b>42</b>	77	791,82	53,00%
<b>43</b>	55	846,72	56,67%
<b>44</b>	34	815,21	54,57%
<b>45</b>	24	828,16	55,43%
<b>46 and more</b>	32	879,31	58,86%
<b>TOTAL</b>	<b>81557</b>	<b>516,14</b>	<b>34,55%</b>
<b>0 - 34</b>	76953	505,19	33,81%
<b>35 - 39</b>	3996	688,65	46,09%
<b>40 and more</b>	608	767,96	51,40%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

**SURVIVOR'S PENSION** BENEFICIARIES ENTITLED ACCORDING TO THE  
PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For January 2026 (paid in February 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2025.
<b>up to 19</b>	39637	352,71	23,61%
<b>20 - 24</b>	18119	408,01	27,31%
<b>25 - 29</b>	19600	495,78	33,18%
<b>30</b>	4806	540,70	36,19%
<b>31</b>	4354	566,28	37,90%
<b>32</b>	4276	569,16	38,10%
<b>33</b>	4158	590,24	39,51%
<b>34</b>	3743	612,01	40,96%
<b>35</b>	12063	593,60	39,73%
<b>36</b>	5668	641,76	42,96%
<b>37</b>	4722	671,15	44,92%
<b>38</b>	4258	705,53	47,22%
<b>39</b>	3282	728,85	48,79%
<b>40</b>	13443	720,85	48,25%
<b>41</b>	3399	755,68	50,58%
<b>42</b>	2074	783,94	52,47%
<b>43</b>	1562	825,80	55,27%
<b>44</b>	1114	864,55	57,87%
<b>45</b>	862	881,71	59,02%
<b>46 and more</b>	1754	997,66	66,78%
<b>TOTAL</b>	<b>152894</b>	<b>532,03</b>	<b>35,61%</b>
<b>0 - 34</b>	98693	439,07	29,39%
<b>35 - 39</b>	29993	645,60	43,21%
<b>40 and more</b>	24208	770,31	51,56%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).